

PEOPLESSOUTH BANCSHARES, INC.

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 1866155	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$509	\$476	-6.6%	
Loans	\$311	\$307	-1.2%	
Construction & development	\$35	\$28	-19.2%	
Closed-end 1-4 family residential	\$53	\$54	1.9%	
Home equity	\$12	\$11	-2.0%	
Credit card	\$0	\$0		
Other consumer	\$12	\$13	4.1%	
Commercial & Industrial	\$12	\$14	21.0%	
Commercial real estate	\$131	\$117	-10.3%	
Unused commitments	\$26	\$23	-8.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$93	\$69	-26.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$45	\$51	12.9%	
Cash & balances due	\$29	\$20	-30.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$457	\$429	-6.2%	
Deposits	\$442	\$413	-6.6%	
Total other borrowings	\$14	\$15	7.1%	
FHLB advances	\$14	\$15	7.1%	
Equity				
Equity capital at quarter end	\$52	\$46	-10.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.3%	10.8%	--	
Tier 1 risk based capital ratio	15.2%	15.5%	--	
Total risk based capital ratio	16.5%	16.7%	--	
Return on equity ¹	1.3%	6.3%	--	
Return on assets ¹	0.1%	0.6%	--	
Net interest margin ¹	3.5%	4.2%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	161.6%	87.2%	--	
Loss provision to net charge-offs (qtr)	26.5%	-2058.8%	--	
Net charge-offs to average loans and leases ¹	1.4%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	1.6%	5.3%	3.0%	0.0%
Closed-end 1-4 family residential	1.2%	2.8%	0.2%	0.0%
Home equity	1.4%	0.1%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	2.2%	2.1%	0.1%	0.0%
Commercial & Industrial	0.5%	0.9%	0.0%	0.0%
Commercial real estate	0.7%	1.5%	0.0%	0.0%
Total loans	1.0%	2.0%	0.4%	0.0%